



# House of Representatives

General Assembly

**File No. 253**

*January Session, 2005*

Substitute House Bill No. 6543

*House of Representatives, April 11, 2005*

The Committee on Insurance and Real Estate reported through REP. O'CONNOR of the 35th Dist., Chairperson of the Committee on the part of the House, that the substitute bill ought to pass.

## ***AN ACT CONCERNING HOMEOWNERS AND TENANTS INSURANCE UNDERWRITING BASED ON BREED OF DOG.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1       Section 1. (NEW) (*Effective October 1, 2005*) (a) Except as provided in  
2       subsection (b) of this section, with respect to a policy for personal risk  
3       insurance, as defined in section 38a-663 of the general statutes,  
4       delivered, issued for delivery, renewed, amended or continued in this  
5       state on or after October 1, 2005, no insurer may use the breed of dog  
6       owned by the insured as a basis for (1) establishing rates or minimum  
7       premiums under the policy, or (2) cancelling, refusing to renew or  
8       refusing to issue such policy.

9       (b) An insurer may establish rates or minimum premiums under  
10      such policy or cancel, refuse to renew or refuse to issue such policy on  
11      the basis of (1) the insurer's evaluation of the risk presented by the  
12      specific dog owned by the insured, or (2) claims history with respect to

13 the specific dog owned by the insured. Such claims history shall be  
14 limited to claims paid because the dog has bitten or attacked a person  
15 or animal during the three-year period immediately preceding the  
16 renewal or issue date of the policy.

This act shall take effect as follows and shall amend the following sections:		
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Section 1	<i>October 1, 2005</i>	New section
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**INS***Joint Favorable Subst.*

The following fiscal impact statement and bill analysis are prepared for the benefit of members of the General Assembly, solely for the purpose of information, summarization, and explanation, and do not represent the intent of the General Assembly or either House thereof for any purpose:

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***OFA Fiscal Note***

***State Impact:*** None

***Municipal Impact:*** None

***Explanation***

The bill prohibits personal risk insurers from considering an insured's dog's breed when setting policy rates or minimum premiums. The bill has no fiscal impact.

**OLR Bill Analysis**

sHB 6543

**AN ACT CONCERNING HOMEOWNERS AND TENANTS  
INSURANCE UNDERWRITING BASED ON BREED OF DOG****SUMMARY:**

This bill prohibits personal risk insurers from considering an insured's dog's breed when setting policy rates or minimum premiums. It also prohibits such insurers from using the dog's breed as the reason for canceling, not renewing, or not issuing a policy.

But, the bill permits such insurers to set rates and premiums and cancel, not renew, or not issue a policy based on (1) a risk evaluation of the insured's dog or (2) claims paid because the insured's dog bit or attacked a person or animal during the three years immediately preceding the policy renewal or issue date.

Personal risk insurance includes homeowners, tenants, private passenger automobile, mobile home, and other property and casualty insurance for personal, family, or household needs. The bill applies to personal risk insurance policies delivered, issued for delivery, renewed, amended, or continued on and after October 1, 2005.

EFFECTIVE DATE: October 1, 2005

**COMMITTEE ACTION**

Insurance and Real Estate Committee

Joint Favorable Substitute

Yea 9      Nay 7